# RETIREMENT PLANNING SEMINARS

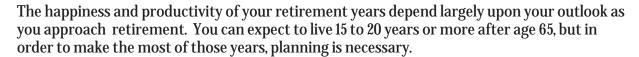
For State and County Employees age 50 and over Fall 2006



Presented By



# Ready or not, retirement is coming!





As a member of the Nebraska State and County Employees Retirement Systems, NPERS invites you to attend a Retirement Planning Seminar coming soon to a town near you!

2006 Fall Seminar Schedule						
Gering Wednesday, September 13 Civic Center 1050 M Street  Omaha Wednesday, September 20 Metro Comm. College - ITC Bldg. 2707 Babe Gomez Avenue	Fremont Wednesday, October 4 Holiday Inn Express 2415 N. Lincoln Ave.  Kearney Wednesday, November 1 Holiday Inn Express 508 2nd Avenue S.	<u>Lincoln</u> Thursday, September 7 Thursday, October 12 Wednesday, November 29 Thursday, November 30 Wednesday, December 6 Firefighter's Hall 241 Victory Lane				
<u>Valentine</u> Wednesday, September 27 Holiday Inn Express 803 E. Hwy. 20	<u>North Platte</u> Thursday, November 16 Holiday Inn Express 300 Holiday Frontage Rd.	W E				
<u>Grand Island</u> Tuesday, October 17 Tuesday, October 31 Holiday Inn Midtown 2503 S. Locust	<u>Norfolk</u> Wednesday, November 8 Northeast Comm. College Lifelong Learning Center 801 E. Benjamin	Maps for seminar locations are available from seminar calendar on our website: www.npers.ne.gov				

Schedule - Registration begins at 8:00 a.m. Each session starts promptly at 8:30 a.m. and ends by 3:45. Lunch is provided at 12:00 p.m.

Registration Fees - \$15.00 for members and \$15.00 for a spouse or guest attending with a member. This fee includes materials, lunch and refreshments.

Cancellation Policy - A minimum of 15 participants is required for a meeting to be held. If a meeting is cancelled by NPERS, registrants will be notified as soon as possible and offered an opportunity to attend another meeting or receive arefund.

Refund Policy - To receive a refund of your registration fees, NPERS must be notified of any cancellations or changes at least 3 working days prior to the seminar date. (No exceptions)

Fast, Easy Registration - Complete the registration form at the right and return it to NPERS along with your check.

FYI - Dress is casual. Room temperatures vary, so bring a sweater. You may bring your most recent account statement (not required).

NOTE: Interpreter for deaf/hard-of-hearing provided upon request (subject to availability).\*

### Seminar Agenda Your Pension Plan **Social Security** Adjusting to Retirement ♦ How it Works **♦** Eligibility **♦** Emotional/Physical ♦ When to Apply **♦** Benefit Options ♦ Social **♦** Requirements Health Insurance Financial Management **Estate Planning** ♦ How Much Is Enough **♦** Reduce Taxes **♦** Choose Your Personal Representative **♦** Accumulation Techniques **♦** Tax Wise Alternatives **♦** Distribute Personal Property **♦** Investments Will/Trust **♦** Investment Risk Tolerance

# **REGISTER NOW! SPACE IS LIMITED!**

Pre-registration is required at least one week prior to seminar. Complete and detach the registration form below and return with your check to:

> Nebraska Public Employees Retirement Systems Seminar Registrations P.O. Box 94816 Lincoln, NE 68509-4816

> > Plan

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		006 RETIREMENT PLA			
Please o	check the box for the	meeting you plan to atter	ıd:		
	Gering September 13  Omaha September 20  Valentine September 27	Kearney November 1  Norfolk November 8  North Platte November 16	Fremont October 4  Grand Island October 17 October 31	Lincoln September October 12 November November December	29 30
Name		S.S.#		Date of Birth	
Spouse/Gues	st	S.S.#		Date of Birth	
Address	AddressCity		State	Zip	
Employer Home Phone		Work Phone			
Spouse's Em	ployer (if member)				
Cost is \$15.0	0 per person. Enclosed i	s my check in the amount of §	for	_Member(s) and	Guest.
NOTE: Please make checks payable to: Nebraska Retirement Systems Notice: A \$20.00 fee will be charged on all returned checks.			Check #	FOR OFFICE USE ON	Date

Check here if interpreter is required.

# **IMPORTANT INFORMATION**

To be eligible to attend the Preretirement Seminars, you must be age 50 or over and participating in the Nebraska Retirement Systems.

The law instituting the program says, "The employer shall provide each eligible employee leave with pay to attend up to two preretirement planning programs." According to this law, "…leave with pay means time off paid by the employer and shall not mean vacation, sick, personal, or compensatory time." You may choose to attend a seminar more than twice, but such leave is at your expense and your absence is at the discretion of your employer. The law allowing a member to attend twice is not retroactive and therefore will not include attendances prior to September 9, 1995. See Neb. Rev. Stat. § 84-1511 for further details.

If you would like to attend the seminar, please complete the enclosed registration form and return to NPERS as soon as possible.

For more information, contact: Nebraska Public Employees Retirement Systems

1221 N Street, Suite 325 P.O. Box 94816 Lincoln, NE 68510

402-471-2053 or toll free 1-800-245-5712

Register Now, Space is Limited!

For State & County Employees age 50 and over

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BELIBEMENT

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